



• • THE • •
Working Men's Club and Institute Union

LIMITED.

... AND THE ...

Federation of Working Men's Social Clubs.

NOTES ON THE HOUSING QUESTION.

SIX meetings of the Joint Conference of the Working Men's Club and Institute Union and The Federation of Working Men's Social Clubs on "The Housing of the Population of London" were held from October 25th, 1899, to March 14th, 1900. It is the object of these notes to bring together in a convenient form some of the facts and arguments laid before these meetings by the various speakers. Some supplementary information drawn from other sources (mainly official statistics) is added. The notes do not pretend to be exhaustive.

A final meeting of the Conference was held at the London Chamber of Commerce on Wednesday, June 20th, 1900, when resolutions on the subjects dealt with in these notes were adopted, and are added on page 18.

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THE HOUSING OF THE POPULATION OF LONDON.

OVERCROWDING.

Overcrowding in London is not a new question. In the Report of the Royal Commission on Housing (1889), the testimony of Lord Shaftesbury is quoted to the effect that, though there was an "enormous" improvement in the condition of the houses of the poor compared to that of 30 years ago, yet the evils of overcrowding, especially in London, were still a public scandal, and were becoming in certain localities more serious than they ever were.

In 1861 the population of London was 2,800,000; in 1896 it was 4,430,000. In 1861 the average number of persons per house was 7·80, in 1896 it was 8·01. In 1861 the average number of persons per acre was 37·21, in 1896 it was 58·76.

The Facts—What is Overcrowding?—It may be assumed that, where in any tenement there is an average of more than two persons per room, that tenement is overcrowded. According to this test there are 830,000 people in London living in overcrowded conditions. Of this number 215,000 people live in 56,600 tenements of one room each, and 330,250 people live in 55,000 tenements of two rooms each. These figures are based on the census returns of 1891.

Rents.—Landlords have not, as a rule, been slow to take advantage of the increased excess of the demand for house room over the supply. Rents have been raised of recent years 30 or even 50 per cent. in some districts at one bound. Five shillings per room in the crowded districts is not by any means an abnormal rent; in Mayfair it is said that there are rooms 12 ft. by 10 ft. which fetch £1 a week. At the same time it is not infrequent to find the greatest difference between the rents charged for similar houses in the same street belonging to different landlords. Some of the houses will be fetching the same rent as they did 30 years ago, while in the adjoining houses the rents will be double or treble as much. But, as the property in the crowded districts is gradually falling into the hands of speculators or "property sweaters," the tendency is for famine rents gradually to become universal.

An instance: Spitalfields.—While in all parts of London inhabited by the working-class population overcrowding to some extent prevails, there are certain localities where the condition of things is especially serious. The facts given by

the Rev. W. H. Davies, Vicar of Christchurch, Spitalfields, as to the condition of things in that locality are striking. In Spitalfields there is not a room to be had at a less rent than 5s. a week. A great part of the population is therefore compelled to live under what Mr. Charles Booth describes as "the soul destroying conditions of the single roomed home." The home life under these conditions is so wretched that many men in despair give up the effort to keep a home, and go into lodging-houses themselves, and leave their wives and children to take refuge in shelters. Every night there are 3,000 men in Spitalfields sleeping in common lodging-houses, and in many houses men, women, and children are to be found sleeping in passages and on landings and staircases. One result of this condition of things is that 1,100 children of school age were scheduled last year in Spitalfields as not attending any school.

The Causes.—In order to find a clue to a remedy for the disease, the first thing is to ascertain its causes.

We may divide these causes under two heads:—

(I.) The causes which have conduced to the vast growth of London, and produced the immense demand for house room within a limited area;

(II.) The causes which have prevented the supply of house room from keeping pace with the demand.

(I.) London is the greatest commercial centre in the world, a great manufacturing centre, the seat of Government, the centre of society, and an important military centre; hence there are many causes which act to draw towards it and hold within it a vast working class population.

(A) **Compulsion to live near work.**—From one point of view this might perhaps be regarded as the root of the whole difficulty; but from another point of view it may truly be said that it is only the poorest class who fall under this compulsion, namely the class of casual labourers and all who are intermittently employed and badly paid (*e.g.*, dock labourers, and piece workers in all sweated trades.) The earnings of this class are too irregular to allow them to provide even for small fares to and fro, and it has to be remembered, too, that the women and children more readily find occasional employment in the central districts; by congregating together near their work these people produce in certain localities an excessive demand for accommodation, and, as long as this class exists, this demand will continue, and some means of satisfying it must be found. On the other hand, those who are in regular work and earning, say, 25s. a week and upwards, need not as a rule be *near in distance* provided they are *near in time*; and the

question would be greatly simplified if more members of this class could be induced to remove from the districts where there is this exceptional demand for accommodation to places more on the outskirts of London. At the same time this drafting off of the population from the centre to the suburbs depends on the supply of means of cheap and rapid communication between all parts of London and the adjoining districts.

(B) **Immigration.**—There is a great stream of poor immigrants always pouring into London, who come with no definite aim, but in the vague hope of somehow picking up a livelihood; this immigration produces a constantly increasing demand for house room in the poorest quarters.

Can this stream be stopped, and ought it to be stopped?

There are, to speak more accurately, two streams of poor immigrants, one from the provinces, one from foreign countries.

As for the immigrants from the provinces, it is beyond the scope of this conference to discuss reforms proposed with a view to keeping the country population in the country; but there is no doubt that the bad condition of the cottage accommodation in many parts helps to drive the people to the towns.

The Alien Invasion.—With regard to foreign immigrants it may be useful to give a few figures.

Large communities of foreigners have grown up rapidly in recent years in certain parts of London: the most numerous are the Russian and Polish Jews, in the East End. In 1881 there were 60,000 Germans, Russians and Poles resident in London; in 1891 the number had increased to 95,000. In the same period the number of Russians and Poles in Whitechapel had increased from 5,000 to 13,000; in St. George's-in-the-East, from 500 to nearly 5,000; in Mile End, from 900 to 3,400; and there is no doubt that the next census will show a further considerable increase in the number of Russian and Polish inhabitants in these and the adjoining parts of the East End.

In 1899 nearly 15,000 Russians and Poles landed at the port of London, who were not stated to be on their way to any other country. In each of the two preceding years the number was about 12,000. Of the 15,000 who landed in 1899 probably about 1,500 or 2,000 did proceed to other countries almost immediately. In the same year 2,400 poor Jews, mostly Russians and Poles, were assisted to emigrate by the London Jewish relief agencies. According to these figures it might appear that a balance of over 10,000 was added to the Russian and Polish inhabitants of London during

the year, as the result of the movements of emigration and immigration. But there are, doubtless, a large number of independent emigrants, not assisted by the agencies mentioned, to be taken into account, as well as others of the new arrivals, who left London for other parts of the United Kingdom. It may be some consolation, to those who are tempted to believe that there is an immediate prospect of the native population of England being swamped by foreigners, to know that, as the result of the passenger movement inwards and outwards in 1899, the total addition to the foreign population of the United Kingdom was about 12,000 persons, in 1898 it was somewhat less than 3,000.

There is, however, a strong feeling in East London that the Jew is pushing out the Christian, and the fact that the general standard of living among the Jewish immigrants is low makes them willing to pay higher rents than the Englishman, and thus outbid him in the competition for house-room. Also their instinct for investment is so strong that they obtain possession of houses by offering large sums as key-money, and then crowd into the rooms a great number of their co-religionists as lodgers. Some advocate the introduction of a law to forbid the landing of "destitute aliens" at English ports. Against this proposal it is urged that it is contrary to the English principle of free trade and free intercourse between nations, and that such a law, while it would embitter race feeling, would not have much practical effect as far as the Housing Question is concerned.

(II.) Causes that come under the second head, namely those which have prevented the supply of house-room from keeping pace with the demand.

(A) **Demolitions.**—Working-class dwellings are continually being removed in order to make room for railways, factories, board schools, etc. In central London it seems inevitable that the process of substituting warehouses and workshops for dwelling houses should continue.

The obligation which is, under certain circumstances, imposed by law upon those who make clearances, to supply housing accommodation to replace that which is destroyed, has generally been evaded. In those cases in which the obligation has been fulfilled the compensation to the district for the loss of the houses destroyed is usually apparent rather than real, for those who make the clearance simply buy up a building scheme already started to meet a previously existing need.

(B) **Relation between ground landlords and occupiers.**—The freeholder of a property consisting of working class dwellings is seldom also the rack renter. Between him and

the occupier are lessees and sub-lessees; the freeholder has no power to see that the property is maintained in proper condition, or that laws against overcrowding are enforced during the continuance of the lease; the leaseholder has no temptation to make permanent improvements or supply increased accommodation, provided he can patch up the property to last out his term, and can extract from it increased rents by allowing the houses to be overcrowded. Thus the system of long leases hinders the transformation of one-storied cottages, which cover so large a part of the working class districts of London, into loftier and more commodious buildings.

(c) **Increase of Accommodation Checked.**—(1) By cost of sites. (2) By cost of building. The large building companies have of recent years to a great extent suspended their work of building working class dwellings. This is partly due to the natural and continuous increase in the cost of building sites in London, as the amount of available land diminishes; but it is said that there are still 14,000 acres of vacant land suitable for building within the London area, though no doubt much of this land cannot be developed until further means of communication have been provided. It seems probable that the more immediate cause for the cessation of building activity is the great increase in the cost of building; taking labour and material together, this increase amounts in the last six years to between 20 and 30 per cent.

THE EXISTING LAW: POWERS AND DUTIES OF CENTRAL AND LOCAL AUTHORITIES.

(I.) Powers to obtain **abatement of nuisances** and improvement of the condition of existing house accommodation. Public Health (London) Act, 1891. It may be as well to note here a few of the provisions of this Act.

(A) **What is a nuisance?** As nuisances with which the law specially deals may be instanced—defective drains, defective water supply, overcrowding. But the Act also declares “**any premises which are in such a state as to be injurious or dangerous to health**” to be a nuisance.

(B) **How to get rid of a nuisance?** Local authorities are bound to cause inspections of their districts to be made from time to time with a view to ascertaining the existence of nuisances. When a nuisance has been discovered, it is the duty of the local authority to serve a notice on the responsible

person—usually the owner of the house where the nuisance exists (*i.e.*, the person who receives the rack rent)—requiring him to abate it, and to follow this up, if necessary, by a summons. “Any person” has the right to give information to a local authority of nuisances existing in their district, and further, “any person” may apply to a magistrate with respect to any of the nuisances which are within the reach of a sanitary authority, and the magistrate may act in the same way as if the complaint had been made by the sanitary authority. This last provision is valuable in cases where a sanitary authority is inefficient.

The Overcrowding Nuisance.—The one “nuisance” which the local authorities have signally failed to abate is overcrowding. [Any house or part of a house so overcrowded as to be injurious or dangerous to the health of the inmates, whether or not members of the same family, is declared by the Act to be a “nuisance.” The minimum accommodation required by the model bye-laws for the regulation of tenement houses is, in a room used only as a sleeping room, 300 cubic feet of free air space for each person over ten years; in a room used as a living and sleeping room, 400, and half the said amounts for each child under ten.] This “nuisance” has become so general that in most districts the law cannot be enforced; if it is enforced in one street, the only effect is to make the overcrowding in the adjoining streets worse, and, if an attempt were made to enforce the law throughout a whole district, it would mean turning many thousands of persons into the streets. Under these circumstances only the most serious cases (*e.g.*, where ten or twelve persons are found occupying one small room) can be dealt with. It is possible, however, to enforce the law in new suburban districts.

(II.) Powers to **clear unhealthy areas** and **build dwellings** for the working classes.

Housing of the Working Classes Act, 1890.

This Act is the legal result of the labours of the Royal Commission on Housing (Report, 1889).

Under **Part 1** the central authority (the L.C.C.) is charged with the duty of preparing and carrying out, after sanction by the Secretary of State and Parliament, schemes for the improvement of insanitary areas of such a size as to be of importance to the whole county.

Part 2 enables the Vestries and District Boards to take proceedings before a magistrate for the closing and demolition of single houses which are unfit for human habitation. These

authorities may also, in conjunction with the L.C.C., or otherwise, undertake schemes for the improvement of areas which are too small to be of general importance to the whole county. They also have power to purchase buildings which stop ventilation or are otherwise obstructive.

Part 3 enables the London County Council to purchase by agreement, or (with the consent of the Secretary of State and Parliament) by compulsion, houses for the accommodation of persons of the working class, or to buy land and build thereon such houses.

The Bill now before Parliament, to be known when passed as "The Housing of the Working Classes Act, 1900," will give power to local authorities to purchase land or houses outside their own districts for the purposes of this part of the Act.

(III.) Powers to be exercised by the **Borough Councils'** London Government Act, 1899. The Borough Councils will succeed to the powers of the vestries and district boards, and will further have power to adopt Part 3 of the Act of 1890, and to buy houses, or to buy land and build houses.

(IV.) **Suggested Amendments of the Law.**

(A) **Assessment of value of grossly insanitary property** when compulsorily acquired by local authority.

Such property is now assessed at value of materials and land. This provision was intended to inflict a penalty on the owners of insanitary property, but in the central parts of London the value of the land is so much the more important item, and that of the old houses so inconsiderable, that it does not have this effect. It is proposed that such property should in future be purchased at value of materials and of land **subject to the obligation to build workmen's dwellings thereon.** In the case of the Boundary Street area, the difference between the price the London County Council had to pay for the land and its value subject to this obligation was £220,000. Part of this sum, however, represents the cost of buying up the business interests of tenants, an item which would not disappear if the proposed change were made.

(B) (1) The period for the repayment of loans for building working-class dwellings to be extended to 100 years. The maximum period now is 60 years. The L.C.C. structures are solidly built, and it is believed that the brickwork should last at least 200 years.

(2) Land bought for the purpose of building working-class dwellings to be counted as an asset, *i.e.*, its value as subject to the obligation to build such dwellings not to be included in the sinking fund.

These two alterations in the law would considerably reduce the sinking fund charges, which the rents of municipal dwellings have now to be calculated to meet, and would, therefore, enable municipal authorities either to provide better accommodation or to fix their rents on a lower scale.

(V.) **Efficient Local Authorities.**—Finally, it has to be remembered that without an efficient local authority and a competent sanitary staff laws are useless. At various meetings of the Conference speakers complained of the slackness of the local authorities in using their powers under the existing laws. It was said that in the case of many local authorities the majority of the members are men who, being themselves interested in small house property, are opposed to an active sanitary policy, and that the sanitary inspectors are sometimes induced to misrepresent the facts as to sanitary defects and especially as to overcrowding in order to keep the favour of such masters. It was repeatedly urged that it is the business of the ratepayers to elect local authorities who will make an honest use of the powers entrusted to them. At the present time, in view of the first election for the Borough Councils in October next, it is particularly important that electors should be fully alive to their responsibilities.

CLEARANCE AND HOUSING SCHEMES CARRIED OUT BY THE LONDON COUNTY COUNCIL.

The L.C.C., by the clearance schemes which it has so far carried out, both for street improvements and for the improvement of insanitary areas, has displaced 22,900 persons; accommodation has been provided for 10,400, and houses are in course of erection which will accommodate 4,800. There will thus be a decrease of 7,700 in the number of persons provided for in the new buildings as compared with the old. In December, 1898, the Council passed a resolution to the effect that, in future, whenever clearance schemes were carried out, they would provide accommodation for a number equal to the number of those displaced. In the case of the Holborn and Strand improvement scheme this resolution is being acted upon. In any case, as far as present experience goes, it is not possible to re-house in the new buildings the people who are turned out. They belong mostly to the poorest class, and in the new buildings the rents are too high (the law against overcrowding being enforced) and the regulations are too severe to suit them.

The cost of clearance schemes.—Clearance schemes cost on an average about £50 per head of persons displaced. Take the Boundary Street scheme as an instance. The cost of acquiring the land, and acquiring and clearing away all the old insanitary houses, and constructing the new streets was about £333,000. The value of the land, with the obligation to use it for the erection of working class dwellings attached to it, was £63,000. The total net cost to the ratepayers thus amounted to £270,000 (of this sum nearly £50,000 was spent in making new streets and a central garden): 5,719 persons were removed. This works out at a cost of about £47 per person removed.

Though the expense of clearing these slum areas is great, the whole community benefits. The death rate in the Boundary Street area in 1889 before the clearance was 40 per 1,000—nearly twice as great as that in the parish of Bethnal Green: and there is no doubt that such slums are not merely a death-trap to the inhabitants, but a source of constant danger to the health of London.

Housing.—1,908 tenements affording accommodation for 10,060 persons have already been completed by the Council; including the value of the land subject to the obligation to build working class dwellings, these buildings have cost over £600,000. The average cost per room is £90, and the rent necessary to make up $2\frac{3}{4}$ per cent. interest and sinking fund (to replace whole cost in a period of years—60 years being the maximum period) is, generally speaking, 4s. 6d. for one room, 6s. 6d. to 8s. for two rooms; in the Boundary Street area the average rent is over 3s. a room.

The total accommodation provided by the Council when the tenements now in course of construction, and those for which the plans are being prepared have been completed, will be 6,816 tenements, housing 35,950 persons, at a total outlay (including value of land) of nearly two million pounds. Almost all the buildings hitherto have been blocks erected in thickly populated districts. A new departure was taken last year by the purchase of 40 acres of land in Totterdown Fields, upon which it is proposed to erect cottage dwellings for 10,000 or 12,000 persons.

This two millions to be spent on housing is **not ratepayers' money**. The ratepayers are merely guarantors; those who buy L.C.C. stock lend the money for building; those who pay the interest and pay back the capital are the tenants of the dwellings. At the end of the sinking fund period, the ratepayers, in return for their guarantee, get the property free of debt. The only cost that falls on the rates in connection

with housing schemes is the loss on the sites. In the case of sites in the central districts, whether taken as part of a clearance scheme or purchased for housing purposes, the difference between their market value and their value subject to the obligation to build workmen's dwellings thereon amounts to very large sums. These sums are written off as a loss, and have to be paid out of the rates. (See above as to Boundary Street scheme, p. 9.)

Questions of Policy.—If the principle is accepted that the work of housing must in future be largely undertaken by municipal bodies, the following are some of the questions of policy that arise in London.

(1) Shall the L.C.C. itself undertake the work, and become in effect a huge building association? Or is it rather the duty of the L.C.C. to act as a controlling body, supervising the operations of the smaller municipal bodies (the Borough Councils) and using its power of lending money at a cheap rate for building purposes?

(2) Shall the L.C.C. continue to clear slums at great cost, and then erect block dwellings in the middle of crowded districts to replace the accommodation destroyed? Or shall the L.C.C. and Borough Councils devote their energies mainly to schemes such as the Totterdown Fields scheme, *i.e.*, to developing new districts in and near London and building cottage dwellings?

Or must these various plans of action, *viz.*, clearing slums, building block dwellings in crowded districts, and cottage dwellings in new districts all be pursued at once?

HOUSING SCHEMES CARRIED OUT BY PRIVATE ENTERPRISE.

It is difficult to give a useful summary of information under this head, but two or three facts may be noted.

(1) **Suspense of Building Operations.**—It seems clear that the large dwellings companies have partially suspended building operations of recent years, owing to the rise in cost of building in respect of all three factors—sites, materials, and labour.

It is suggested that there is another reason which is now beginning to influence investors against employing their capital in the construction of working-class dwellings, *viz.*, the fear of the competition of municipal bodies.

(2) **Rents charged by Dwelling Companies.**—The practice of the East End Dwellings Company (eleven blocks, accommodating over 5,000 persons), is to deal with each block separately, and to fix the rents in each block on such a scale that the block shall produce each year interest at the rate of 10 per cent. gross on the total outlay. (The dividends paid to shareholders amount to 5 per cent. on ordinary, and 4 per cent. on preference shares.) The rents in the new buildings are consequently on a higher scale than those in the old, which were built when lower prices prevailed. The company does not take advantage of the increased demand for house room to raise its rents. The rents charged by the Artisans, Labourers, and General Dwellings Company are fixed on a similar principle.

(3) **The Guinness Trust.**—Mr. Winch (assistant secretary) gave an interesting account of the work of this Trust. The Trust was founded by Lord Iveagh in November, 1889. £200,000 was given for use in London, £50,000 for use in Dublin. The object was stated to be the providing of dwellings for the poorer section of the labouring class. Seven buildings have been erected, containing 2,208 tenements, and housing 9,000 persons. The tenements are on the associated principles, and there are common bath-rooms, laundries and club-rooms. The accounts of each building are kept distinct, and the scale of rents is so arranged that each building shall pay for its own working expenses and bring in a return of 3 per cent. on the total outlay. The original aim was to make the rents 1s. 6d. for one room, 2s. 6d. for two rooms, and 3s. 6d. for three rooms, but it was found that expenses were too high to make this scale possible. In the older buildings the scale is :—

1s. 9d. to 2s. 9d. for one room,
3s. 0d. to 4s. 6d. for two rooms,
4s. 6d. to 5s. 6d. for three rooms,

but the increased cost of building in the case of the latest buildings, viz., 10d. per cubic foot, as compared with 6d., makes it necessary to charge higher rents in the new tenements, viz. :—

2s. 9d. to 3s. 3d. for one room,
4s. 9d. to 5s. 6d. for two rooms,
5s. 3d. to 6s. 6d. for three rooms,

an increase of 1s. or more per tenement in almost every case.

The purpose of housing the poorer section of the labouring classes has been adhered to; no mechanics are accepted as tenants, and the limit of wages laid down is 25s. a week.

It was pointed out that by making the buildings earn 3

per cent. profit on the capital expended the continuous progress of the work was insured, while intending investors in commercial building companies were protected from unfair competition, and at the same time provided with an object-lesson as to what could be done, even under present conditions, in the way of supplying at a moderate profit really comfortable dwellings for low rents.

MEANS OF COMMUNICATION BETWEEN CENTRE AND OUTLYING DISTRICTS.

The close connection between the question of means of transit and the housing question has already been indicated. (See p. 5.)

(I.) **Workmen's Trains.**—By the Cheap Trains Act, 1883, all the railway companies obtained a partial remission of passenger duty on conditions, one of which is the provision of 'proper and sufficient workmen's trains for workmen going to and returning from their work, at such fare, and at such times between 6 o'clock in the evening and 8 o'clock in the morning as appear to the Board of Trade to be reasonable,' subject to an appeal to the Railway and Canal Commission. If, on enquiry, it is proved to the Board of Trade or the Commissioners that any company fails to provide proper and sufficient workmen's trains, then such company may be ordered to provide them at such fares as may appear reasonable, and on failing to comply with the order within a month will lose the benefit of the Act.

The Bargain.—It is said that the railway companies under this Act benefit altogether to the extent of £800,000 a year: to take two examples—The Great Western receives by remission of duty £117,000 a year, the Great Eastern £70,000. It would seem that in return for this substantial advantage the Companies should not shrink from any loss that may be involved in running a reasonable number of workmen's trains. It is asserted on behalf of the Companies that through the obligation to provide additional third-class facilities (also imposed by this Act as part of the bargain) their profits from first and second-class traffic have been considerably diminished. But on the other hand, as against the loss which may be involved in running workmen's trains, some companies take the view that such loss is more than

compensated for by the profits on the conveyance of goods for the workmen and their families who are attracted to live along the line.

However this may be, many of the Companies seem to have been slow in fulfilling their share of the bargain as regards workmen's trains. The improvement has been gradual. The average number of workmen conveyed daily in one direction by workmen's trains in England was in 1882 (in round figures):—25,000; in 1889, 46,000; in 1893, 67,000; in 1896, 99,000. Of recent years pressure has been brought to bear on the Companies, and representations have been made to the Board of Trade by the L.C.C. and the London Reform Union with regard to the services of workmen's trains to the London termini.

Morning Trains.—One of the points in which the companies have more especially failed to comply with the provisions of the Act is in stopping their services of workmen's trains as early as 6-30 or 7 a.m. Now that in many trades work is not begun till 8-30 or 9 a.m., such an arrangement is necessarily productive of great inconvenience and discomfort if of nothing worse. In the case of the London Reform Union and the Great Eastern Railway Company, tried before the Railway and Canal Commission, in April, 1899, this was the special point in dispute, and the company were required to extend their service of workmen's trains up to 8 a.m.

The best services of workmen's trains are now provided by the Great Eastern, the Metropolitan, and the London and Tilbury lines. The Great Western and the Midland appear to be specially in default.

As the result of the difference of treatment accorded to them on the different lines, workmen are compelled to shun the districts of some companies, and to crowd into others where the travelling facilities are better and cheaper. On certain lines, therefore, the traffic is becoming so enormous as to be almost unmanageable, and in the neighbourhood of the stations new overcrowded areas are being created. Walthamstow is an instance in point.

What can be done.—It seems desirable that, to prevent such results, good services of workmen's trains should be provided, as far as there are lines to carry them, to all districts round London. Railway companies cannot, however, as the law now stands, be required to provide workmen's trains for districts where there are at present no workmen, with a view to attracting them to settle. What the law does require is that they should provide proper and sufficient accommodation for the workmen resident in their districts.

as far as the capacities of their lines allow. Board of Trade officials act as judges when enquiries are ordered; for this reason the Board does not take the initiative in collecting evidence against the railway companies, but waits for a case to be presented to it justifying its intervention. It is, therefore, necessary for some other body to take the first move, and the L.C.C. proposes to undertake this duty.

In localities where the service of workmen's trains is insufficient, clubs might do very useful work in collecting evidence to this effect.

(II.) **Tramways.**—The capacity of railway lines for accommodating traffic is limited, and cannot be increased without clearances, which always involve the destruction of many working class dwellings. This objection does not apply to tramways. If a sufficiently rapid method of traction can be adopted, it would seem that the best way of increasing transit facilities in London is by making tramways.

Tramways under the L.C.C.—There are at present 115 miles of tramways in London, of which the L.C.C. has purchased 72 miles. These purchases have been made under powers given in the Tramways Act, 1870, enabling local authorities to purchase after the expiration of 21 years from the time when a tramway is authorised. By the end of 1903 additional lines 30 miles long will fall into the hands of the Council. One tramway North of the Thames, 48 miles in length, which has been acquired by the Council, has been leased to the North Metropolitan Tramways Company; those South of the Thames are worked by the Council itself. At the present time the Council is making a profit on the Northern system of £38,000, and on the Southern of £44,000, or a total of £82,000, which all goes in the reduction of rates. A Bill is now before Parliament, the object of which is to enable the Council to use electricity as a means of traction. This change will result in a saving of space, and a higher speed, and it is calculated that it should produce a further profit of £81,000. The fares are from $\frac{1}{2}$ d. to $2\frac{1}{2}$ d. Some advocate that part of the profits should be devoted to reducing the fares for workmen.

New Lines.—It is suggested that tramway schemes and building schemes should be carried on by the Council in close connection with each other, *i.e.*, that the Council should buy land in the districts with which it proposes to open up tramway communication, so as to prevent the present landlords getting the benefit of the increased value, and build workmen's dwellings on the land so acquired.

The L.C.C. are promoting Bills to enable them to make considerable additions to their system, opening up new districts at present little built upon.

The London United Tramways, which is also adopting electric traction, is making a considerable extension of its lines in the western districts.

(III.) **River Transit.**—The starting of a steamboat service by the L.C.C. is under consideration.

TAXATION OF GROUND VALUES.

This subject is full of difficulty, and can only be touched on in these notes.

It is said that, if the proposal to tax ground values were adopted, it would affect the housing question in two ways. (1) It would provide a new source of revenue which could be applied by municipal bodies to meet requirements for re-housing in connection with clearance schemes. (2) It would have the effect of bringing into the market a large amount of land in the neighbourhood of great cities suitable for building purposes. For such land, though used as agricultural land, would be taxed on the basis of its market value as building land; it would then no longer be to the interest of landlords to hold such land back, but they would be anxious to realize the value on which they would be paying taxes.

Further, the present rating system has the effect of checking the development of such land, for 'rateable value' includes value of site and value of structure, and no account is taken of the proportion which the one bears to the other. A plot of land is not now utilized for building until it is of sufficient value to produce not only an annual ground rent, but also a sum to meet the rates and taxes to be charged upon the house.

There seems to be an agreement between men of different parties to this extent—that it is desirable that owners of site values should bear a direct share in the burden of rates. Whether they do not at present bear an indirect share is a disputed point. The testimony of the valuer of the L.C.C. was quoted to the effect that at present the burden of the rates tends to fall upon the value of the property taxed rather than upon the occupier.

In the way of levying such a direct tax there are two difficulties to be faced, which some people are inclined to

regard as insuperable: (1) On what principle can a fair valuation of site values be made? (2) How is the tax to be fairly apportioned between the owners of different interests in the sites—freeholders, leaseholders, and sub-lessees?

These are among the questions which are now engaging the attention of the Royal Commission on Local Taxation.

RESOLUTIONS

***Arrived at by Final Conference, held on
Wednesday, June 20th.***

I. That this Conference recognises the fact that overcrowding in London is mainly due to the existence of a House Famine, which causes rents to become artificially high; and is of opinion that, if the supply of accommodation could be increased in proportion to the demand, rents would be reduced to a normal level.

II. That it is desirable that municipal bodies should make full use of their powers in order to supply increased accommodation; that such action should not involve a charge upon the rates, and that to this end restrictions on the exercise of such powers should be as far as possible removed, *e.g.*—

(1) The period for the repayment of loans for building working-class dwellings should be extended to 100 years.

(2) Land bought for the purpose of building working-class dwellings should be counted as an asset, *i.e.*, its value as subject to the obligation to build such dwellings should not be included in the sinking fund.

III. That suitable private bodies should be assisted in the work of providing working-class dwellings (1) by increased facilities for borrowing money; (2) by the grant of leases of public land for this purpose on specially favourable terms.

IV. That it is desirable that the cost of clearance schemes should be reduced by making the terms of compulsory purchase of grossly insanitary areas more severe.

V. That the building of block dwellings in central districts to compensate for houses destroyed in the course of clearance

schemes is of doubtful value, unless the rents of such dwellings can be fixed on a scale within the reach of the class of the persons displaced.

VI. That, since the supply of facilities for cheap and rapid transit is an essential condition of the increase of house accommodation, every means should be taken to compel Railway Companies to fulfil their obligations under the Cheap Trains Act, and the tramway services should be improved and extended.

VII. That municipal bodies should acquire land for building purposes in new districts and supply means of communication by the construction of tramways.



